

Information to identify the case:

Debtor 1	<u>Mark A. Miller</u>	Social Security number or ITIN	xxx-xx-5447
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 11-20175-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mark A. Miller

8/19/16

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Mark A. Miller
DebtorCase No. 11-20175-GLT
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: amaz
Form ID: 3180WPage 1 of 3
Total Noticed: 48

Date Rcvd: Aug 19, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2016.

db +Mark A. Miller, 255 Reichold Road, Wexford, PA 15090-9415
 cr +BAC Home Loans Servicing, LP c/o Prober & Raphael,, 20750 Ventura Blvd, Suite 100,
 Woodland Hills, CA 91364-6207
 cr ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 cr +First Commonwealth Bank, c/o McGrath Law Group, P.C., Three Gateway Center, Suite 1375,
 401 Liberty Avenue, Pittsburgh, PA 15222-1034
 cr +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
 cr +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, HIGHLANDS RANCH, CO 80129-2386
 cr +WELLS FARGO BANK, N.A., 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
 13008554 +AES/PHEAA, PO Box 8147, Harrisburg PA 17105-8147
 13031270 +Borough Of Carnegie, c/o Goehring, Rutter and Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh PA 15219-6101
 12943301 +Brenda Miller, 255 Reichold Road, Wexford, PA 15090-9415
 12958152 Chase Auto Finance, PO Box 901032, Ft. Worth, TX 76101-2032
 12943305 Chase Auto Finance, PO Box 78068, Phoenix, AZ 85062-8068
 13244100 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA, 50368-8971
 13031269 +County of Allegheny, c/o Goehring, Rutter and Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh PA 15219-6101
 13091428 ECMC, P.O. Box 16408, Saint Paul, MN 55116-0408
 12956858 +First Commonwealth Bank, c/o K. Michael Lang, Esquire, McGrath Law Group, P.C.,
 Three Gateway Center, Suite 1375, 401 Liberty Avenue, Pittsburgh, PA 15222-1034
 12999834 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 12943314 PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
 13975102 +SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD, SUITE 300,
 HIGHLANDS RANCH, COLORADO 80129-2386
 12943317 The Home Savings & Loan Co., PO Box 1111, Youngstown, OH 44501-1111

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 20 2016 01:17:37 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Aug 20 2016 00:58:00 PRA Receivables Management LLC, POB 41067,
 Norfolk, VA 23541-1067
 12943296 EDI: BANKAMER.COM Aug 20 2016 01:03:00 BAC Home Loan Servicing, PO Box 15222,
 Wilmington, DE 19886-5222
 13057926 +EDI: BANKAMER.COM Aug 20 2016 01:03:00 BAC Home Loan Servicing LP,
 400 National Way, Mail Stop CA6-919-01-2, Simi Valley, California 93065-6414
 13039006 +EDI: BANKAMER.COM Aug 20 2016 01:03:00 BAC Home Loans Servicing, LP, 400 National Way,
 Mail Stop: CA6-919-01-23, Simi Valley, CA 93065-6414
 12978339 +EDI: BANKAMER.COM Aug 20 2016 01:03:00 BAC Home Loans Servicing, LP, et al,
 BK Dept. MS CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414
 12993752 +EDI: OPHSUBSID.COM Aug 20 2016 00:58:00 BACK BOWL I LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121 SEATTLE, WA 98121-3132
 12943300 EDI: BANKAMER.COM Aug 20 2016 01:03:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 12947585 +E-mail/Text: cms-bk@cms-collect.com Aug 20 2016 01:17:18 Capital Management Services,
 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
 12943304 EDI: CHASE.COM Aug 20 2016 00:58:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
 12980847 EDI: CHASE.COM Aug 20 2016 00:58:00 Chase Bank USA, N.A., PO Box 15145,
 Wilmington, DE 19850-5145
 12943307 EDI: CIAC.COM Aug 20 2016 00:58:00 CitiMortgage, PO Box 183040, Columbus, OH 43218-3040
 13072271 EDI: CIAC.COM Aug 20 2016 00:58:00 CitiMortgage, P.O. Box 689196,
 Des Moines, IA 50368-9196
 12980629 +EDI: CRFRSTNA.COM Aug 20 2016 00:58:00 Credit First National Association, Po Box 818011,
 Cleveland, OH 44181-8011
 12950352 EDI: DISCOVER.COM Aug 20 2016 00:58:00 Discover Bank, Discover Products Inc.,
 PO Box 3025, New Albany, OH 43054-3025
 12943310 EDI: DISCOVER.COM Aug 20 2016 00:58:00 Discover Card, PO Box 71084,
 Charlotte, NC 28272-1084
 12972876 +EDI: BANKAMER.COM Aug 20 2016 01:03:00 FIA Card Services, NA as successor in interest to,
 Bank of America NA and MBNA America Bank, 1000 Samoset Drive, DE5-023-03-03,
 Newark, DE 19713-6000
 12943311 EDI: CRFRSTNA.COM Aug 20 2016 00:58:00 Firestone, PO Box 81410,
 Cleveland, OH 44181-0410
 12943312 +E-mail/Text: bankruptcynotice@fcbanking.com Aug 20 2016 01:17:11 First Commonwealth,
 PO Box 0537, Indiana, PA 15701-0537
 13130722 +EDI: RMSC.COM Aug 20 2016 01:03:00 Green Tree Servicing LLC, 7360 S Kyrene Rd,
 Recovery Dept T-120, Tempe, AZ 85283-8432
 13660181 E-mail/Text: bankruptcy.bnc@gt-cs.com Aug 20 2016 01:17:17 Green Tree Servicing LLC,
 PO Box 0049, Palatine, IL 60055-0049
 12943313 EDI: RMSC.COM Aug 20 2016 01:03:00 Lowes, PO Box 530914, Atlanta, GA 30353-0914

District/off: 0315-2

User: amaz
Form ID: 3180W

Page 2 of 3
Total Noticed: 48

Date Rcvd: Aug 19, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13047279 EDI: PRA.COM Aug 20 2016 00:58:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk VA 23541
13039197 EDI: PRA.COM Aug 20 2016 00:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
12943315 EDI: NAVIENTFKASMSERV.COM Aug 20 2016 00:58:00 Sallie Mae Servicing, PO Box 9532,
Wilkes Barre, PA 18773-9532
12968483 +EDI: NAVIENTFKASMSERV.COM Aug 20 2016 00:58:00 Sallie Mae Trust, c/o Sallie Mae Inc.,
220 Lasley Ave, Wilkes-Barre, PA 18706-1496
12943316 EDI: SEARS.COM Aug 20 2016 01:03:00 Sears Credit Card, PO Box 183081,
Columbus, OH 43218-3081

TOTAL: 27

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
cr BAC Home Loans Servicing, LP
cr BANK OF AMERICA, N.A.
cr Borough of Carnegie
cr CITIMORTGAGE, INC
cr Duquesne Light Company
cr Ocwen Loan Servicing, LLC
cr Wells Fargo Bank, N.A., et al...
cr* +AES/PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147
cr* GREEN TREE SERVICING LLC, PO BOX 0049, PALATINE, IL 60055-0049
cr* +Green Tree Servicing LLC, 7360 S Kyrene Rd, Recovery Dept T-120, Tempe, AZ 85283-8432
cr* +WELLS FARGO BANK, N.A., 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
12943297* BAC Home Loan Servicing, PO Box 15222, Wilmington, DE 19886-5222
12943298* BAC Home Loan Servicing, PO Box 15222, Wilmington, DE 19886-5222
12943299* BAC Home Loan Servicing, PO Box 15222, Wilmington, DE 19886-5222
12943302* +Brenda Miller, 255 Reichold Road, Wexford, PA 15090-9415
12943303* +Brenda Miller, 255 Reichold Road, Wexford, PA 15090-9415
12943306* Chase Auto Finance, PO Box 78068, Phoenix, AZ 85062-8068
12943308* CitiMortgage, PO Box 183040, Columbus, OH 43218-3040
12943309* Citimortgage, PO Box 183040, Columbus, OH 43218-3040
12943318* The Home Savings and Loan Co., PO Box 1111, Youngstown, OH 44501-1111
12943319* The Home Savings and Loan Co., PO Box 1111, Youngstown, OH 44501-1111
12943320* The Home Savings and Loan Co., PO Box 1111, Youngstown, OH 44501-1111

TOTALS: 8, * 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com/bkgroup@kmlawgroup.com
Christopher M. Frye on behalf of Debtor Mark A. Miller chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com/npalashoff@steidl-steinberg.com/todd@steidl-steinberg.com/lesli
e.nebel@steidl-steinberg.com
Gregory Javardian on behalf of Creditor Wells Fargo Bank, N.A., et al...
greg@javardianlaw.com, mary@javardianlaw.com/tami@javardianlaw.com
Gregory Javardian on behalf of Creditor BAC Home Loans Servicing, LP greg@javardianlaw.com,
mary@javardianlaw.com/tami@javardianlaw.com
James A. Prostko on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com,
james.prostko@phelanhallinan.com
Jeffrey R. Hunt on behalf of Creditor Borough of Carnegie jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Jeremy J. Kobeski on behalf of Creditor CITIMORTGAGE, INC pawb@fedphe.com

District/off: 0315-2

User: amaz
Form ID: 3180W

Page 3 of 3
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jill Manuel-Coughlin on behalf of Creditor BAC Home Loans Servicing, LP jill@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com
K. Michael Lang on behalf of Creditor First Commonwealth Bank mlang@lenderlaw.com,
dfarally@lenderlaw.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court
rive.com
Robert P. Wendt on behalf of Creditor Green Tree Servicing LLC pawb@fedphe.com
Robert P. Wendt on behalf of Creditor CITIMORTGAGE, INC pawb@fedphe.com
Robert P. Wendt on behalf of Creditor GREEN TREE SERVICING LLC pawb@fedphe.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 17